

Information to identify the case:

Debtor 1	Edward William Brannon	Social Security number or ITIN	xxx-xx-2314
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-30618-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward William Brannon

10/23/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward William Brannon
 Debtor

Case No. 15-30618-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Edward William Brannon, 159 Route 526, Allentown, NJ 08501-2016
 515942119 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516032396 +CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093
 (address filed with court: Champion Mortgage Company, 8950 Cypress Waters Blvd.,
 Coppell, TX 75019)
 515828817 +Clear Spring Loan Servicing, 7668 Warren Parkway, Ste. 325, Frisco, TX 75034-4161
 515828818 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515828819 +Medical Payment Data, C/O Amity Associates, PO Box 123, Mount Freedom, NJ 07970-0123
 515828820 Medical Payment Data, c/o Revenue Recovery Corp, Knoxville, TN 37902
 515828821 +Midland Funding for, Washington Mutual Bank, 8875 Aero Drive, Ste #200,
 San Diego, CA 92123-2255
 516036590 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 516015399 +Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid,
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
 515828822 +Nationstar Mortgage LLC dba Champion, Mortgage Company, 350 Highland Drive,
 Lewisville, TX 75067-4488

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2019 00:21:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 24 2019 00:21:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515828815 EDI: BANKAMER.COM Oct 24 2019 03:33:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 515828816 +EDI: BANKAMER.COM Oct 24 2019 03:33:00 Bank of America, 1800 Tapo Canyon Road,
 Simi Valley, CA 93063-6712
 515828823 +E-mail/Text: bknotice@ercbpo.com Oct 24 2019 00:21:15 Sprint,
 c/o Enhanced Recovery Collections, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
 TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Champion Mortgage Company
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
 Laura M. Egerman on behalf of Creditor Champion Mortgage Company bkyecf@rasflaw.com,
 bkyecf@rasflaw.com; legerman@rasnj.com
 Linda S. Fossi on behalf of Creditor Triskar Trust lfossi@zeitlawfirm.com,
 gzeit@zeitlawfirm.com; cdillon@zeitlawfirm.com; rzeit@zeitlawfirm.com
 Patrick Moscatello on behalf of Debtor Edward William Brannon moscatellolaw1@gmail.com,
 moscatellolaw2@gmail.com; moscatellolaw2@comcast.net

TOTAL: 6